

United States Bankruptcy Court
Middle District of Tennessee

In re:
JULIE ANNE STAMPS
Debtor

Case No. 21-02597-CMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0650-3
Date Rcvd: Aug 27, 2021

User: taa0611
Form ID: 309I

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db	+ JULIE ANNE STAMPS, 2620 NEW SALEM HIGHWAY, APT R306, Murfreesboro, TN 37128-5485
7329021	+ CREDIT NINJA, 27 NORTH WACKER DRIVE, SUITE 404, Chicago IL 60606-2800
7329018	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks CA 91411-2546
7329026	LABCORP, PO BOX 2240, Burlington NC 27216-2240
7329027	+ MINTO MONEY, PO BOX 58112, Minto AK 99758-0112
7329028	+ MMC, 1004 NORTH HIGHLAND AVE, Murfreesboro TN 37130-2454
7329030	+ PATRICIA STAMPS, 2086B MEMORIAL DRIVE, Clarksville TN 37043-4641

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cm-ecf@jamesflexerconsumerlaw.com	Aug 27 2021 22:31:00	RODNEY LEWIS CALDWELL, FLEXER LAW, PLLC, 121 E. MAIN STREET, MURFREESBORO, TN 37130
tr	Email/Text: documents@ch13bna.com	Aug 27 2021 22:32:00	HENRY EDWARD HILDEBRAND, III, OFFICE OF THE CHAPTER 13 TRUSTEE, PO BOX 340019, NASHVILLE, TN 37203-0019
7329019	+ EDI: CAPITALONE.COM	Aug 28 2021 02:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285
7329020	+ EDI: WFNNB.COM	Aug 28 2021 02:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus OH 43218-2125
7329022	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 27 2021 22:39:25	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas NV 89193-8873
7329023	+ Email/Text: electronicbkydocs@nelnet.net	Aug 27 2021 22:31:00	Department of Education/Nelnet, Attn: Bankruptcy, PO Box 82561, Lincoln NE 68501-2561
7329024	EDI: JEFFERSONCAP.COM	Aug 28 2021 02:28:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Road, Saint Cloud MN 56303
7329025	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 27 2021 22:31:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee WI 53201-3043
7329029	+ Email/Text: bankruptcy@moneykey.com	Aug 27 2021 22:32:00	MONEY KEY, 3422 OLD CAPITAL TRAIL SUITE 1613, Wilmington DE 19808-6124
7329491	+ EDI: RECOVERYCORP.COM	Aug 28 2021 02:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
7329031	+ Email/Text: bankruptcy@speedyinc.com	Aug 27 2021 22:31:00	SPEEDY CASH, 8400 E 32nd St N, Wichita KS 67226-2608
7329032	+ EDI: RMSC.COM	Aug 28 2021 02:28:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando FL 32896-5060
7329033	+ EDI: USAA.COM	Aug 28 2021 02:28:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio TX

78288-1600

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
HENRY EDWARD HILDEBRAND, III	hhecf@ch13nsh.com
RODNEY LEWIS CALDWELL	on behalf of Debtor JULIE ANNE STAMPS cm-ecf@jamesflexerconsumerlaw.com cmecf@ecf.courtdrive.com
US TRUSTEE	ustpreion08.na.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **JULIE ANNE STAMPS**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **MIDDLE DISTRICT OF TENNESSEE**

Case number: **3:21-bk-02597**

Social Security number or ITIN **xxx-xx-2454**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **13 8/25/21**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	JULIE ANNE STAMPS	
2. All other names used in the last 8 years		
3. Address	2620 NEW SALEM HIGHWAY, APT R306 Murfreesboro, TN 37128	
4. Debtor's attorney Name and address	RODNEY LEWIS CALDWELL FLEXER LAW, PLLC 121 E. MAIN STREET MURFREESBORO, TN 37130	Contact phone: 615-896-4811 Email: cm-ecf@jamesflexerconsumerlaw.com
5. Bankruptcy trustee Name and address	HENRY EDWARD HILDEBRAND III OFFICE OF THE CHAPTER 13 TRUSTEE PO BOX 340019 NASHVILLE, TN 37203-0019	Contact phone: 615 244-1101 Email: None
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	701 Broadway Room 170 Nashville, TN 37203	Hours open: 8:00AM-4:00PM Monday-Friday Contact phone: 615-736-5584 Date: 8/27/21

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 12, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Refer to www.tnmb.uscourts.gov, for details on the remote meeting
<p align="center">*** Valid photo identification required ***</p>		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 12/13/21
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/3/21
	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/22/22
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	If the debtor has filed a plan, it is enclosed. Any written objection must be filed at least 5 calendar days before the meeting of creditors. An oral objection may be raised at the meeting of creditors. If a timely objection is made, the confirmation hearing will be held on: 11/10/21 at 08:30 AM . Location: Courtroom 1, 2nd Floor Customs House, 701 Broadway, Nashville, TN 37203 . If no timely objection is made, the plan may be confirmed as unopposed.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	